



DEPARTMENT OF THE NAVY  
BUREAU OF MEDICINE AND SURGERY  
2300 E STREET NW  
WASHINGTON DC 20372-5300

Canc: Sep 2009  
IN REPLY REFER TO:  
BUMEDNOTE 1110  
NAVMED MPT&E  
24 Sep 2008

BUMED NOTICE 1110

From: Chief, Bureau of Medicine and Surgery  
To: All Medical Department Personnel

Subj: FISCAL YEAR 2009 GUIDANCE ON USE OF HEALTH PROFESSIONS  
LOAN REPAYMENT PROGRAM (HPLRP) FOR RETENTION

Ref: (a) 10 U.S.C., Section 2173  
(b) ASD(HA) Policy Memo 02-013 of 14 Jan 2002  
(c) OPNAVINST 1110.1A  
(d) ASD(HA) Policy Memo 08-008 of 29 Jul 2008  
(e) ASD(HA) Policy Memo 08-006 of 8 Apr 2008

Encl: (1) Sample Request for HPLRP Participation  
(2) Sample First Endorsement of HPLRP Participation

1. Purpose. To announce the availability of loan repayments under the Health Professions Loan Repayment Program (HPLRP) to qualified health professionals currently on active duty for fiscal year 2009, and to provide information concerning eligibility and application procedures.

2. Cancellation. BUMEDNOTE 1110 of 15 November 2007.

3. Background. The HPLRP is an accession and retention incentive program within the Armed Forces Health Professions Scholarship Program (AFHPSP). The HPLRP is a means to assist eligible personnel in the repayment of qualified loans in exchange for an obligated period of active duty. Reference (a) established the HPLRP and designated responsibility for the program to the Secretaries of the various military departments. Reference (b) established DoD policy and guidance for the HPLRP. Per reference (c), the Surgeon General/Chief, Bureau of Medicine and Surgery (BUMED) (hereinafter Chief, BUMED), designated the Commanding Officer, Navy Medicine Manpower, Personnel, Training and Education Command (NAVMED MPT&E) the program manager for AFHPSP, which includes HPLRP. Reference (d) delineated the current maximum annual repayment amount for qualified loans.

4. Definitions

a. Active Duty Health Professionals. Any regular officer on active duty in the Medical Corps, Dental Corps, Nurse Corps, or Medical Service Corps.

b. Qualified Loans. Government or commercial loans for actual costs paid for tuition, reasonable educational expenses, and reasonable living expenses relating to the attainment of a degree in allopathic or osteopathic medicine, dentistry, or other health care profession.

5. Eligibility Requirements for Fiscal Year 2009 Active Duty HPLRP Applicants

- a. Must be a commissioned officer on active duty in the Medical Corps, Dental Corps, Nurse Corps, or Medical Service Corps. Must not be a member of a Reserve Component on extended active duty or mobilized to perform active duty.
- b. Must have completed initial active duty obligation by 30 September 2009.
- c. Must hold an unrestricted license, if required to perform duties in the Navy.
- d. Must have less than 12 years of commissioned service as of 30 September 2009. Time as a Warrant Officer counts towards the 12 years.
- e. Must sign an agreement to incur an active duty service obligation in exchange for loan repayment.
- f. Must meet all height/weight and physical readiness requirements.
- g. Must meet all Corps specific supplementary requirements/guidance, if applicable. Refer all supplementary guidance questions to the designated Corps point of contact noted in paragraph 9, Application Procedures.

6. Ineligibility Factors for HPLRP Applicants

- a. Must not be a student or graduate of the Uniformed Services University of the Health Sciences (USU).
- b. Must not be subject to a court judgment/lien against the individual's property arising from debt owed to the United States (to include federal student loans).
- c. Must not be in default or delinquent on loans for which they are requesting repayment or any other federal debt.
- d. Must not be in a non-select promotion status.
- e. Must not have a punitive discharge or any other adverse personnel or administrative action pending or in effect.

7. Repayment Amount and Active Duty Service Obligation. The Assistant Secretary of Defense for Health Affairs (ASD(HA)) sets the maximum annual award amount of loan repayment. Each eligible individual selected for participation in HPLRP in fiscal year 2009 will be eligible to receive loan repayment up to approximately \$40,000 per year. **Funds used in the HPLRP are taxable income and approximately 25 percent Income Tax will be deducted prior to disbursement of funds to each lending institution.** Per reference (e), the maximum

number of years of benefit that may be requested is determined by dividing the total value of qualified loans by the current annual benefit and rounding up to the nearest whole number of years. However, the number of years of benefit that will be offered to applicants is determined by each of the four Corps. Participants of HPLRP shall incur an Active Duty Obligation (ADO) consisting of a minimum of 2 years, or 1 year of ADO for each annual repayment, whichever is greater. The ADO for HPLRP shall be served in addition to (consecutive with) any education/training ADO, special pay ADO, or medical/dental officer multiyear retention bonus ADO. No portion of the ADO for HPLRP shall be fulfilled by prior active service.

8. Repayment Distribution within the Medical Department Corps. On a yearly basis, the Corps Chiefs will determine the number of new loan repayments to be awarded and the eligible specialties. Of note, those officers who have previously signed multi-year loan repayment contracts will not be affected by this process.

9. Application Procedures

a. A notice of intent to apply for HPLRP shall be submitted to the designated point of contact (POC) in the respective Corps by 17 October 2008. Intent should be submitted by e-mail and include the following information: Rank, Last Name, First Name, Middle Initial (MI), Specialty/Code, phone number, and estimated total health professions loan balance. Designated Corps POCs include: Dental Corps – CDR Kevin Prince, Commercial (202) 762-3825, [kevin.prince@med.navy.mil](mailto:kevin.prince@med.navy.mil); Medical Corps – CAPT Thomas Miller, Commercial (202) 762-3404, [thomas.a.miller@med.navy.mil](mailto:thomas.a.miller@med.navy.mil); Nurse Corps – CAPT Regina Mercado, Commercial (202) 762-3415, [regina.mercado@med.navy.mil](mailto:regina.mercado@med.navy.mil); and Medical Service Corps – CDR Michele Weinstein, Commercial (202) 762-3406, [michele.weinstein@med.navy.mil](mailto:michele.weinstein@med.navy.mil).

b. Applications for HPLRP, sample in enclosure (1), must be submitted to the Commanding Officer, NAVMED MPT&E by e-mail at [HPLRP@med.navy.mil](mailto:HPLRP@med.navy.mil). To protect personal information, all except the last four digits of the social security number should be masked on application documents. All applications and supporting documentation must be received by 14 November 2008. Applications received after this date will not be considered. Each application must contain the following:

(1) Request for HPLRP enrollment must include name, rank, Corps, last four digits of the social security number, business address, work/home/cell telephone numbers, facsimile (FAX) number, and work and/or home e-mail address.

(2) Complete loan information with supporting documentation (e.g., copy of original loan documents, current monthly statement, or printout from lender Web site) that illustrates lender contact information, account number, balance, and non-delinquent status of each loan for which repayment assistance is requested. Applicant must note total loan obligation for health professions degree and the number of years of HPLRP benefit for which they would like to be considered.

(3) Current active duty status, years of commissioned service, years of active service, and accession method.

(4) The following certification statement: "I certify that I have not incurred any prior or current active duty obligation as a result of being a student or graduate from the Uniformed Services University of the Health Sciences."

(5) Copy of licensure and board certification/eligibility documents, if applicable to the applicant's specialty.

(6) A brief motivational statement.

(7) Copy of Officer Summary Record.

(8) Copy of Performance Summary Record.

(9) Copies of fitness reports covering the last 5 years, vice last 5 fitness reports; or all fitness reports since commissioning, if less than 5 years.

(10) Commanding officer's endorsement, sample in enclosure (2), to include verification that no punitive or other adverse personnel or administrative action is pending or in effect and that the individual meets height/weight and physical readiness requirements.

#### 10. Application Review Process and Selection Notification

a. An Administrative Selection Board (ASB) will convene in January 2009 to review all complete applications and provide selection recommendation to Chief, BUMED. Chief, BUMED will provide final approval of individuals for participation in HPLRP.

b. As it is likely there will be many more requests for enrollment in HPLRP than available participation openings, the selection process will be very competitive. The ASB will be governed by a precept approved by Chief, BUMED. The following criteria, while not encompassing all details of the precept, will be considered by the ASB in making approval recommendations:

(1) Potential for future naval service and leadership.

(2) Individual assignments; including operational assignments (past and future).

(3) Individual accomplishments and awards.

c. NAVMED MPT&E will notify individuals of their selection for enrollment in HPLRP by 27 February 2009. Selected individuals will receive a written agreement delineating the obligations of all parties under HPLRP by 31 March 2009. The original signed agreement must

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be returned to the Commanding Officer, Navy Medicine Manpower, Personnel, Training and Education Command (Code OH), 8901 Wisconsin Avenue, Bethesda, MD 20889-5611, by close of business 30 April 2009. NAVMED MPT&E will coordinate loan repayments with the appropriate lending institutions for those officers signing HPLRP contracts.

d. For questions concerning application procedures and/or eligibility requirements, contact LT Chadwick Ray at: e-mail: [chadwick.ray@med.navy.mil](mailto:chadwick.ray@med.navy.mil); or at commercial (301) 319-4121 or DSN 285-4121.

  
A. M. ROBINSON, JR.

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<http://navymedicine.med.navy.mil/default.cfm?selTab=directives>

BUMEDNOTE 1110  
24 Sep 2008

**SAMPLE REQUEST FOR HPLRP PARTICIPATION**  
(To be submitted via e-mail)

Date:

From: Rank, First Name, MI, Last Name, USN, XXXX (Last 4 digits of SSN)/Designator  
To: Commanding Officer, Navy Medicine Manpower, Personnel, Training and  
Education Command, 8901 Wisconsin Avenue, Bethesda, MD 20889-5611  
Via: (Commanding Officer)

Subj: REQUEST FOR PARTICIPATION IN THE FISCAL YEAR 2009 HEALTH  
PROFESSIONS LOAN REPAYMENT PROGRAM (HPLRP)

Ref: (a) BUMEDNOTE 1110 of 24 Sep 2008

Encl: (1) Personal motivational statement  
(2) Loan information (e.g., lender monthly statement for each loan)  
(3) Copy of licensure and board certification documents  
(4) Copy of Officer Summary Record  
(5) Copy of Performance Summary Record  
(6) Copies of last 5 years of Fitness Reports; or all, if less than 5 years of service

1. I respectfully request participation in the HPLRP. Request consideration for up to (fill in) years of benefit to repay loans totaling \$ (fill in).
2. I am regular active duty, not a member of the Reserve Component on extended active duty or mobilized to perform active duty. As of 30 September 2009, I will have completed (fill in) years of commissioned service and (fill in) years of total active service. I was commissioned via (fill in) program, examples include Direct Accession, the In-Service Procurement Program, the Medical Enlisted Commissioning Program, the Health Professions Scholarship Program, etc.), with a current specialty of (fill in specialty/code).
3. I certify that I have not incurred any prior or current active duty obligation as a result of being a student or graduate of the Uniformed Services University of the Health Sciences.
4. Per reference (a), enclosures (1) through (6) are submitted.
5. I understand that I must sign and return the original of the HPLRP service agreement (or addendum), as appropriate, if approved for participation in the HPLRP. I also understand that HPLRP funds are taxable income and Income Tax withholding will be deducted prior to disbursement of funds to each lending institution. I further understand that failure to satisfy all Department of Defense and Service specific HPLRP requirements, to include provision of necessary loan documentation, could result in forfeiture of any loan repayments that may be awarded. I can be reached at DSN (number); commercial (number); FAX (number), e-mail (address), and my command mailing address is (fill in address).

(Signature Block)

Enclosure (1)

BUMEDNOTE 1110  
24 Sep 2008

**SAMPLE FIRST ENDORSEMENT OF HPLRP PARTICIPATION**  
(To be submitted via e-mail)

1110  
00/Ser  
Date

FIRST ENDORSEMENT on (rank, name, USN, last 4 digits of SSN/Designator) ltr of  
(date)

From: Commanding Officer

To: Commanding Officer, Navy Medicine Manpower, Personnel, Training and Education  
Command, (Code OH), 8901 Wisconsin Avenue, Bethesda, MD 20889-5611

Subj: REQUEST FOR PARTICIPATION IN THE FISCAL YEAR 2009 HEALTH  
PROFESSIONS LOAN REPAYMENT PROGRAM (HPLRP)

Ref: (a) BUMED Notice 1110 of 24 Sep 2008

1. Forwarded recommending approval.
2. Per reference (a), I verify that no punitive or other adverse personnel or administrative action is pending or in effect and that (name of applicant) meets height/weight and physical readiness requirements.
3. Additional comments.

(Signature Block)

Copy to:  
(Individual)

Enclosure (2)

1110  
Ser M00C4/8UMooC4156  
25 Sept 2008

From: Deputy Director Medical Service Corps  
To: All Medical Service Corps Officers

Subj: MEDICAL SERVICE CORPS (MSC) SUPPLEMENTAL GUIDANCE ON  
APPLYING FOR HEALTH PROFESSIONS LOAN REPAYMENT  
PROGRAM (HPLRP) FOR RETENTION FY 2009

Ref: (a) BUMED NOTE 1110 of 24 September 2008  
(b) Health Professional Loan Repayment Program: Guidance Concerning  
Memo of 15 July 2008 (found on MSC homepage)

1. Reference (a) delineates overall guidance on the Health Professions Loan Repayment Program. In addition, the following supplemental guidance as it pertains to officers of the Medical Service Corps applying for HPLRP.

a. Reference (b) directs that the following specialties of the Medical Service Corps will be eligible to apply for the HPLRP:

- (1) Clinical Psychologists
- (2) Physicians Assistants
- (3) Podiatrists
- (4) Pharmacists
- (5) Social Workers
- (6) Environmental Health Officers
- (7) Health Care Administrators
- (8) Audiologists
- (9) Occupational Therapists

b. In addition to the completed packet as outlined in reference (a), the MSC requests the following additional information to be included in the application:

- (1) The accession source of the applicant (Direct, IPP, HSCP, HPSP)
- (2) Any forms of compensation and years received
- (3) Rank held at the time of the received compensation

c. Specialty Leaders of each community with applicants will be asked to rank order their officers for retention and future potential in the MSC.

d. Officers applying must have less than 12 years of active service at the time of application.

e. Reference (a) contains information concerning the program, including guidelines



on applying. You must announce your intent to apply by **17 October 2008** via email to Medical Service Corps Point of Contact – CDR Shelly Weinstein, MSC, USN email: [Michele.weinstein@med.navy.mil](mailto:Michele.weinstein@med.navy.mil) COM: 202-762-3406; DSN: 762-3406; FAX: 202-762-3531.

f. Completed application packets with all enclosures must be received by 14 November 2008 to Commanding Officer, NAVMED MPT&E by email at [HPLRP@med.navy.mil](mailto:HPLRP@med.navy.mil)

2. My point of contact for additional information is CDR Shelly Weinstein, [Michele.weinstein@med.navy.mil](mailto:Michele.weinstein@med.navy.mil) Comm.: 202 762 3406 or DSN: 762 3406.

M.O. Boman

## **2009 HPLRP Nurse Corps Supplemental Guidance**

### **HPLRP Eligibility -**

- Nurse Corps officers with 3-10 years commissioned service
- Nurse Corps officers who have completed their initial active duty service obligation by 30 September 2009.
- Nurse Corps officers who have not previously received HPLRP upon recruitment into the Navy or while on active duty.

### **RN-ISP and HPLRP -**

- If receiving RN-ISP, the officer cannot apply for HPLRP.
- If receiving HPLRP, the officer cannot apply for RN-ISP until the completion of their HPLRP obligated service.

### **DUINS and HPLRP -**

- If a member is in DUINS or is under a DUINS obligation they can apply for HPLRP but the service obligation for both will be served consecutively.